

Appln. No. 09/506,434

Response to Final Rejection dated February 28, 2005

Amendment after Final Rejection dated April 26, 2005

AMENDMENTS TO THE SPECIFICATION:

Please amend the specification as follows. Please replace the paragraph beginning on page 9, line 7:

The process may begin with a logon request at 300. A security function for an authorized user is conducted at 305 which may terminate the process for any unauthorized user at 310. An authorized user may be promoted to a data collection step, where transaction data for check deposit is received at 315.

Please replace the paragraph beginning on page 9, line 17 and continuing to p. 10, line 2.

Next, the BOFD ~~may make a decision concerning~~ determine the method for "clearing" the third party check through another bank at 345. If the transaction will be converted to an Electronic Funds Transfer (EFT), the BOFD may have to obtain prior payor authorization at 350 to support preparation of the EFT transaction at 355. Alternatively, the BOFD may format the transaction for Electronic Check Presentment (ECP) at 360, according to certain pre-established agreements with the paying bank. If, however, the BOFD has neither the payor's authorization for an EFT, nor an agreement with the paying bank for ECP, then the BOFD may print a reconstructed check at 365.